

GENERAL INFORMATION APPLYING FOR RETIREMENT BENEFITS

If you are approaching retirement from the Fund, please realize that we are available to address your questions and concerns. Since retirement is not a simple process, please contact us when you need assistance.

Once you have decided to apply for retirement benefits, you will need a retirement "packet." This packet includes the "Application for Retirement Benefits" and various tax forms. They may be obtained from the Fund or the website. Normally, employers provide the Fund with a list of prospective retirees so that the Fund may send the employee a retirement packet.

All creditable service must be correctly verified prior to your retirement. Additional sources of service that may add to your total amount of creditable service include: out-of-state service, leave of absence service, military service credit, adoption leave credit, and service credit with the Public Employees' Retirement Fund (PERF). If you need further information about alternative forms of creditable service, please visit our home page on the Internet at: www.in.gov/trf or contact our offices.

Credited service and monies in this Fund are transferable to the PERF and from PERF upon qualification and application for retirement benefits. If an individual has service in each fund and leaves service after obtaining sufficient service credit between the two funds to qualify for retirement benefits, then the fund under which the individual was last covered is responsible for the payment of retirement benefits. The service and monies in the non-qualifying fund will be transferred to the other fund at that time. If you have PERF service and are applying for retirement benefits, you should contact PERF as soon as possible in reference to that service credit. PERF can be reached at:

Public Employees' Retirement Fund
800 Harrison Building, 143 W. Market St.
Indianapolis, IN 46204

The Fund provides computerized estimates up to two years in advance of your anticipated retirement date. For estimates beyond this two-year period, the Fund provides a "Calculator of Retirement Benefits" form. This form is available from our home page on the Internet at: www.in.gov/trf. You may also calculate your own estimate on our website.

The Fund also requires a copy of your official birth certificate issued by the Public Health Department of the state in which your birth was recorded. In Indiana, the State Health Department is the primary source of a birth certificate for an Indiana birth [call (317) 233-2700], but the Fund will accept alternative forms of proof of birth. If you need to supply an alternative form of proof of birth, please contact the Fund. Your application for retirement benefits cannot be processed without sufficient proof of birth. A member born out-of-state may contact our office for a phone number and address of any other state health department. If you choose one of the co-survivor options, you must provide a similar birth document for the co-survivor.

If you are seeking an estimate with the A-4 option [Social Security integration of benefits at age 62], you must provide the Fund with an estimate of your Social Security benefits. If you are over the age of 62 when you retire, the A-4 option does not apply to you.

You should submit your completed application for retirement benefits and other necessary documentation to the Fund *early* in your final semester. The "Application for Retirement Benefits – Part 2" should be submitted to your employer at the same time.

Retirement benefit payments must be paid via electronic direct deposit. Further, you must provide the applicable tax forms. Forms for each function are provided in the retirement packet.

Please complete the forms in ink or by typing. Please sign the application for retirement benefits in ink.

Teachers who work for an employing unit that "picks up" the contributions to the Fund should be aware that those contributions will be added automatically by computer to employees' confirmed and verified salaries for the year.

For members who are eligible for Medicare, Medicare Supplement Insurance is available. If you would like a copy of the Health Insurance Information Packet, you may contact the office.

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